

**Information to identify the case:**

Debtor 1	<b>Todd R. Newcome</b>	Social Security number or ITIN	xxx-xx-5122
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: <b>16-10776-TPA</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Todd R. Newcome

2/1/22

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Todd R. Newcome  
Debtor

Case No. 16-10776-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Feb 01, 2022

Form ID: 3180W

Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2022:

Recip ID	Recipient Name and Address
db	+ Todd R. Newcome, 108 Lois Lane, Punxsutawney, PA 15767-1201
cr	+ Daniel Reitz, 45 Calvary Lane, Punxsutawney, PA 15767-7932
r	+ Don Powell, Powell & Associates Real Estate, LLC, 200 East Mahoning Street, Punxsutawney, PA 15767-2045
cr	+ Kelly Reitz, 45 Calvary Lane, Punxsutawney, PA 15767-7932
14274162	+ CRW Home Center, Inc., 313 Martha Street, Punxsutawney, PA 15767-1821
14352177	+ Cavalry Spv I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
14274158	+ Citi Cards/Bon Ton, PO Box 6241, Sioux Falls, SD 57117-6241
14274163	+ Dan & Kelly Reitz, 45 Calvary Lane, Punxsutawney, PA 15767-7932
14274166	+ Indiana Regional Medical Center, PO Box 788, Indiana, PA 15701-0788
14361400	Jefferson County Tax Claim Bureau, 200 Main Street Court House, Brookville, PA 15825
14274168	+ KIA Motor Finance, PO Box 20815, Fountain Valley, CA 92728-0815
14274170	+ Liberty Mutual Group, 7000 Stonewood Drive Suite 100, Wexford, PA 15090-7376
14345131	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage, LLC, PO Box 619096, Dallas TX 75261-9741
15400026	+ Northwest Bank, PO Box 337, Warren, PA 16365-0337
14274174	+ Penn Highlands DuBois, PO Box 447, Du Bois, PA 15801-0447
14274175	+ Peoples Gas, PO Box 747105, Pittsburgh, PA 15274-7105
14274176	+ Plain Green Loans, PO Box 42560, Philadelphia, PA 19101-2560
14274177	+ Punxatawny Area Hospital, 81 Hillcrest Drive, Punxsutawney, PA 15767-2616
14274178	+ S&T Bank, PO Box 190, Indiana, PA 15701-0190
14277250	Sterling Jewelers Inc., c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730
14274180	+ Susan L. Mitchell, 301 E. Mahoning Street, Suite 3, Punxsutawney, PA 15767-2142
14274182	+ The SOS Group, Collection Agency, PO Box 16211, Cleveland, OH 44116-0211

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 02 2022 09:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 02 2022 04:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 02 2022 09:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 02 2022 04:39:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

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cr	+ EDI: PRA.COM	Feb 02 2022 09:38:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 02 2022 04:38:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 02 2022 04:38:00	Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	EDI: RECOVERYCORP.COM	Feb 02 2022 09:38:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14292528	+ EDI: PHINAMERI.COM	Feb 02 2022 09:38:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14274155	+ EDI: CITICORP.COM	Feb 02 2022 09:38:00	Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195
14274156	EDI: CAPITALONE.COM	Feb 02 2022 09:38:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14294828	EDI: CAPITALONE.COM	Feb 02 2022 09:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14345373	Email/PDF: bncnotices@becket-lee.com	Feb 02 2022 04:46:45	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14344558	+ Email/Text: bankruptcy@cavps.com	Feb 02 2022 04:39:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14274159	+ EDI: WFNNB.COM	Feb 02 2022 09:38:00	Comenity - Gander Mtn, PO Box 659569, San Antonio, TX 78265-9569
14274160	+ EDI: WFNNB.COM	Feb 02 2022 09:38:00	Comenity- Peebles, PO Box 659465, San Antonio, TX 78265-9465
14274161	+ EDI: CCS.COM	Feb 02 2022 09:38:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
14274164	Email/PDF: DellBKNotifications@resurgent.com	Feb 02 2022 04:46:42	Dell Preferred Account, Payment Processing Center, PO Box 6403, Carol Stream, IL 60197
14274165	+ EDI: PHINAMERI.COM	Feb 02 2022 09:38:00	GM Financial, PO Box 183834, Arlington, TX 76096-3834
14351273	+ EDI: HY11.COM	Feb 02 2022 09:38:00	Hyundai Capital America DBA, Kia Motors Finance, PO Box 20825, Fountain Valley, CA 92728-0825
14274157	EDI: JPMORGANCHASE	Feb 02 2022 09:38:00	Chase Card Services-Disney, PO Box 1423, Charlotte, NC 28201
14274167	+ Email/Text: BKRMailOPS@weltman.com	Feb 02 2022 04:39:00	Kay Jewelers, PO Box 740425, Cincinnati, OH 45274-0425
14274169	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 02 2022 04:38:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
14274171	+ EDI: RMSC.COM	Feb 02 2022 09:38:00	Lowe's/Synchrony Bank, PO Box 960010, Orlando, FL 32896-0010
14311098	+ EDI: AGFINANCE.COM	Feb 02 2022 09:38:00	ONEMAIN, 605 MUNN ROAD, FT. MILL, SC 29715-8421
14274173	+ EDI: AGFINANCE.COM	Feb 02 2022 09:38:00	OneMain Financial, PO Box 9001122, Louisville, KY 40290-1122
14305245	EDI: AGFINANCE.COM	Feb 02 2022 09:38:00	OneMain Financial, P.O. Box 3251, Evansville, IN. 47731-3251
14351621	EDI: PRA.COM	Feb 02 2022 09:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

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14520057	EDI: PRA.COM	Feb 02 2022 09:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14335570	+ Email/Text: ebnpeoples@grblaw.com	Feb 02 2022 04:38:00	Peoples TWP LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14301638	EDI: Q3G.COM	Feb 02 2022 09:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14278267	EDI: RECOVERYCORP.COM	Feb 02 2022 09:38:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14274179	EDI: AGFINANCE.COM	Feb 02 2022 09:38:00	Springleaf, PO Box 742536, Cincinnati, OH 45274
14282696	+ Email/Text: ecf@buckleyking.com	Feb 02 2022 04:38:00	Sterling Jewelers, Inc. dba Kay Jewelers, c/o Buckley King LPA, 600 Superior Avenue East, Suite 1400, Cleveland, Ohio 44114-2693
14274181	+ EDI: RMSC.COM	Feb 02 2022 09:38:00	Synchrony Bank-LensCrafters, PO Box 960061, Orlando, FL 32896-0061
14274183	+ EDI: RMSC.COM	Feb 02 2022 09:38:00	Walmart Mastercard/Synco, PO Box 960024, Orlando, FL 32896-0024

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE, LLC
14332294	*P++	DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577, address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
14691667	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14274172	##+	Northwest Consumer Discount Company, 107 East Mahoning Street, PO Box 456, Punxsutawney, PA 15767-0456

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com
Brian C. Thompson	

District/off: 0315-1

User: auto

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on behalf of Debtor Todd R. Newcome bthompson@ThompsonAttorney.com  
blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com

Brian C. Thompson

on behalf of Debtor Lori A. Newcome bthompson@ThompsonAttorney.com  
blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com

Gary V. Skiba

on behalf of Creditor Kelly Reitz gskiba@marshlaw.com DGeniesse@marshlaw.com;rose227@hotmail.com

Gary V. Skiba

on behalf of Creditor Daniel Reitz gskiba@marshlaw.com DGeniesse@marshlaw.com;rose227@hotmail.com

James Warmbrodt

on behalf of Creditor Nationstar Mortgage LLC as Servicer bkgroup@kmlawgroup.com

James Warmbrodt

on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com

Joshua I. Goldman

on behalf of Creditor NATIONSTAR MORTGAGE LLC jgoldman@kmlawgroup.com, angelica.reyes@padgettlawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Robert Shearer

on behalf of Trustee Robert Shearer information@robertshearer.com rshearer@ecf.axosfs.com;rspclaw@gmail.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com,  
PNGbankruptcy@peoples-gas.com

S. James Wallace

on behalf of Creditor Peoples TWP LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 14